

Patent claims

1. A method for carrying out payment processes, in which
- 5 - a cash register transmits a payment demand wirelessly via a first link to a mobile device of a customer,
- the latter checks the payment demand,
- if the result is positive, generates from it a
- 10 payment instruction,
- transmits the latter via a second link to a payment center,
- the payment center checks the payment instruction,
- 15 - if the result is positive, the payment center sends a payment confirmation to the cash register via a third link,
- the cash register checks the payment confirmation and
- 20 - if the result is positive, indicates this and releases goods to be paid for.
2. The method as claimed in claim 1, wherein the payment center, after a positive check of the
- 25 payment instruction, sends a payment debit to a banking center.
3. The method as claimed in claim 1, wherein the cash register stores the payment confirmations,
- 30 accumulates them and sends them collected to a payment clearing office which checks the payment confirmations, accumulates them by amount and credits the owner of the cash register with the total amount.
- 35 4. The method as claimed in claim 1, 2 or 3, wherein the payment instruction is digitally signed in the mobile device.

5. The method as claimed in claim 1, 2 or 3, wherein the payment confirmation is digitally signed in the payment center.
- 5 6. The method as claimed in one of the preceding claims, wherein the payment demand contains the address to which the payment confirmation is sent.
- 10 7. The method as claimed in one of the preceding claims, wherein the third link is implemented by means of the first and second link.
- 15 8. The method as claimed in one of the preceding claims, wherein Bluetooth or IrDa is used as the first interface and GSM, GPRS or UTMS are used as the second interface.
- 20 9. A cash register for cashless payment, having the following features:
- a first interface for wireless data transmission and a transmitting agent which is connected thereto and which generates a payment demand and sends it via the first interface,
 - 25 - a second interface for data transmission and a receiving agent connected thereto which receives a payment confirmation which has arrived via the receiving interface,
 - a checking facility which is connected to the transmitting agent, the receiving agent and a releasing agent and receives by this means the payment demand and the payment confirmation, checks the authenticity of the payment confirmation and also checks whether the payment confirmation matches the payment demand,
 - 30 - forwards the result of the checking to the releasing agent which outputs a message to an
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operating person via an output device or releases a goods output.

10. A mobile device for cashless payment, having the
5 following features:
- a first interface for wireless data
transmission by means of which a payment demand
is received,
 - 10 - a checking device for the payment demand which,
if the result is positive, generates a payment
instruction,
 - a second interface for wireless data
transmission by means of which the payment
instruction is transmitted to a payment center.

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